

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division**

In re:

Byron Major Woolridge  
Linda Kirk Woolridge

Case No. 14-30395-KRH

Debtors.

Chapter 13

Credit Acceptance Corp.,

Plaintiff,

v.

Byron Major Woolridge, Debtor,  
Linda Kirk Woolridge, Debtor,  
Justin A. Reynolds, Co-Debtor,  
and  
Carl M. Bates, Trustee,

Defendants.

**NOTICE OF DEFAULT**

Take notice that Debtors are in default under the terms of the Order heretofore entered on October 8, 2014 as follows: Debtors have failed to make the regular payments due October 17, 2014 through December 17, 2014. Debtors have failed to make the remainder of the arrearage payment due September 17, 2014 and the entire arrearage payments due October 17, 2014 through November

Sara A. John, VSB #48425  
M. Richard Epps, P.C.  
605 Lynnhaven Parkway  
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757-498-9600  
Counsel for Credit Acceptance Corp.

17, 2014. In order to cure the default, the sum of \$2,637.40 must be paid to Santander Consumer USA at P.O. Box 560284, Dallas, TX 75356.

Pursuant to the terms of the said Order entered October 8, 2014, Debtors or the Trustee must take one of the following actions within fourteen (14) days after the date of the mailing of this Notice of Default:

1. Cure the default by remitting the sum stated above;
2. File an objection with the Court stating that no default exists;
3. File an objection with the Court stating any other reason why an Order granting relief from the automatic stay should not be entered.

If Debtors or the Trustee do not take one of the actions set forth above, the Plaintiff may file a certificate that it has complied with the terms of the Order and the Court may grant relief from the automatic stay without further notice to Debtors. If the automatic stay is terminated, the property described as a 2004 Ford Escape, VIN 1FMYU93184KB88854 may be sold at foreclosure.

Credit Acceptance Corp.

/s/ Sara A. John  
Sara A. John  
M. Richard Epps, P.C.

Certificate of Service

I hereby certify that on January 12, 2015, I mailed or electronically served a true copy of the foregoing Notice of Default to: Byron Major Woolridge, 9653 Kingscroft Drive, Glen Allen, VA 23060; Linda Kirk Woolridge, 9653 Kingscroft Drive, Glen Allen, VA 23060; Justin A. Reynolds, 4204 Balmoro Avenue #4731, Henrico, VA 23228; Carl M. Bates, Trustee, P.O. Box 1819, Richmond, VA 23218; and Robert B. Duke, Jr., Attorney for Debtors, 207 A South Main Street, Blackstone, VA 23824.

/s/ Sara A. John  
Sara A. John  
M. Richard Epps, P.C.